



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
WASHINGTON, DC 20551

February 13, 2013

Ms. Pamela C. Piarowski
Senior Vice President Finance
BMO Harris Bank National Association
111 West Monroe Street, 3W
Chicago, Illinois 60603

Dear Ms. Piarowski:

This letter is in response to the request by BMO Financial Corporation, Wilmington, Delaware ("BMO"), to extend for 15 days the as-of date for certain data on the Summary Schedule of the FR Y-14A regulatory report ("FR Y-14A Data") that was due January 7, 2013.¹ The request indicates that BMO is unable to incorporate certain information

[REDACTED] in the FR Y-14A Data as of September 30, 2012, but that BMO is able to provide the FR Y-14A Data, [REDACTED] as of October, 15, 2012.

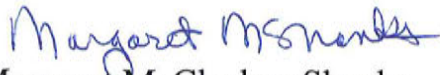
Based on all the facts of record, including the information provided in your request and in other supervisory information, the Secretary of the Board, acting under delegated authority, has granted your request to modify the as-of date for the FR Y-14A Data to October 15, 2012.² BMO must provide future submissions of the FR Y-14A Summary Schedule with an as-of date of September 30. This action should not be construed as granting relief from any other conditions or commitments to which BMO may be subject.

¹ In particular, you have requested that the Board modify the as-of date from September 30 to October 15, 2012. [REDACTED]

² 12 CFR 265.5(a)(2)(i).

Please contact Jeffrey Donarski, Federal Reserve Bank of Chicago, at (312) 322-5364, if you have any questions.

Sincerely yours,


Margaret McCloskey Shanks
Deputy Secretary of the Board

cc: Cathryn Langlois, Assistant Vice President
Jeffrey Donarski, Risk Management Specialist
Federal Reserve Bank of Chicago